

Docket No.: 271189US28

ATTORNEYS AT LAW

JAMES J. KULBASKI  
(703) 413-3000  
JKULBASKI@OBLON.COM

JOHNNY MA  
(703) 413-3000  
JMA@OBLON.COM

COMMISSIONER FOR PATENTS  
ALEXANDRIA, VIRGINIA 22313

RE: Application Serial No.: 10/806,572  
Applicants: Judith KLUGMAN  
Filing Date: March 22, 2004  
For: FLEXIBLE CATASTROPHE BOND  
Group Art Unit: 3694  
Examiner: TRAN, H.

SIR:

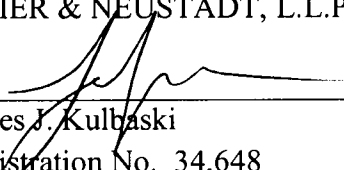
Attached hereto for filing are the following papers:

**Statement of Substance of Interview**

Credit card payment is being made online (if electronically filed), or is attached hereto (if paper filed), in the amount of **\$0.00** to cover any required fees. In the event any variance exists between the amount enclosed and the Patent Office charges for filing the above-noted documents, including any fees required under 37 C.F.R. 1.136 for any necessary Extension of Time to make the filing of the attached documents timely, please charge or credit the difference to our Deposit Account No. **15-0030**. Further, if these papers are not considered timely filed, then a petition is hereby made under 37 C.F.R. 1.136 for the necessary extension of time.

Respectfully submitted,

OBLON, SPIVAK, McCLELLAND,  
MAIER & NEUSTADT, L.L.P.

  
James J. Kulbaski  
Registration No. 34,648

Customer Number

**22850**

(703) 413-3000 (phone)  
(703) 413-2220 (fax)  
(OSMMN 10/09)

Johnny Ma  
Registration No. 59,976